Fill in this information to identify the case:

Debtor 1: Christopher L. Rivera

Debtor 2 (Spouse, if filing): ______

United States Bankruptcy Court for the: Eastern District of Pennsylvania Philadelphia

Case number: 23-10267-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: New American Funding, LLC FKA Broker Solution Inc. DBA New American Funding

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 8 5 4 3

Date of payment change: Must be at least 21 days after date of this notice: 12/01/2024

New total payment: Principal, interest, and escrow, if any: $1311.92

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:
This payment contains a shortage collection in effect for 12 months. If a new escrow analysis is not run prior to the 12 months, then the payment amount will be 1,266.92

Current escrow payment: $ 661.03 **New escrow payment: $** 589.89

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:

Current mortgage payment: $ ______ **New mortgage payment: $** ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Christopher A. DeNardo
Signature

Date 11/08/2024

Print: Christopher A. DeNardo 78447
Heather Riloff - 309906
Leslie J. Rase, 58365
First Name Middle Name Last Name

Attorney for Creditor
Title

Company LOGS Legal Group LLP

Address 985 Old Eagle School Road, Suite 514
Number Street

Address 2

Wayne, PA 19087
City State ZIP Code

Contact phone (610) 278-6800

logsecf@logs.com
Email

Certificate of Service

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was caused to be served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 11/08/2024

Chapter 13 Trustee: Kenneth E. West, Office of the Chapter 13 Standing Trustee
Trustee Address: 1234 Market Street - Suite 1813, Philadelphia, PA 19107
Trustee Email: ecfemails@ph13trustee.com

Debtor's Counsel Name: Michael A. Cibik, Esquire, Cibik Law, P.C.
Debtor's Counsel Address: 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
Debtor's Counsel Email: help@cibiklaw.com

Debtor's Name: Christopher L. Rivera
Debtor's Mailing Address: 4203 Disston St, Philadelphia, PA 19135

/s/ Christopher A. DeNardo

Christopher A. DeNardo 78447
Heather Riloff - 309906
Leslie J. Rase, 58365

newamerican FUNDING

ESCROW ANALYSIS STATEMENT

[redacted]

P.O. Box 170581
Austin, TX 78717

Address Service Requested

[redacted]
CHRISTOPHER L RIVERA GONZALEZ
REYVIS CASTANEDA UTRIA
4203 DISSTON ST
PHILADELPHIA PA 19135-1713

Statement Date: 09/18/24
Loan Number: [redacted]
Property Address: 4203 DISSTON ST
PHILADELPHIA PA 19135

Questions? We are here to help.

Customer Service: 800-893-5304
Monday through Friday, from 8:00 AM to 9:00 PM CT and Saturday from 10:00 AM to 2:00 PM CT

www.newamericanfunding.com/myloan

Here's why you are receiving this statement:

At least once a year, we review your escrow account to make sure there is enough money to cover your property taxes and insurance payments and not go below the minimum required balance. This protects you and us from fluctuating taxes and insurance that can cause changes in your account.

This statement details the amount we paid on your behalf since your last analysis and includes projections for the next 12 months.

[redacted]

Want to learn more about your escrow account?
Scan the QR code with your mobile phone or visit **NAF.com/Escrow** to review our educational escrow video.

Based on our review, you have a **shortage** of

$539.95

Projected minimum balance	$164.11
- Required minimum balance	$887.16
Shortage amount	$539.95

Most shortages are caused by changes in taxes and insurance. To see changes, turn to Part 3.

1 YOUR MORTGAGE PAYMENT

NEW PAYMENT Your new mortgage payment will be: $1,311.92 STARTING DECEMBER 01, 2024

Mortgage Payment Breakdown	Current Payment	New Payment	Difference
Principal and Interest	$722.03	$722.03	$0.00
Regular Escrow Payment	$520.24	$544.89	$24.65
Repayment of Escrow Shortage	$140.79	$45.00	-$95.79
Total Payment Amount	**$1,383.06**	**$1,311.92**	**-$71.14**

The shortage amount will be added to your monthly payment effective 12/01/2024 but you have options.

We've outlined three different payment options for you to choose from to correct your shortage.

Note: If you currently use a third-party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above.

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newamerican FUNDING

CHRISTOPHER L RIVERA GONZALEZ
REYVIS CASTANEDA UTRIA
Loan Number: [redacted]
Shortage Amount: $539.95

New American Funding, LLC
P.O. Box 650076
Dallas, TX 75265-0076

Optional Escrow Payment
I understand no payment towards the escrow shortage is due now, but I do have options:

OPTION 1
12-month Spread, ***No action required.***
New monthly payment **$1,311.92** beginning **12/01/2024.**

☐ **OPTION 2**
Pay shortage of **$539.95** and adjust my mortgage payment to **$1,266.92** starting **12/01/2024,** once this payment is processed.

☐ **OPTION 3**
Pay $___________, part of the shortage. I understand that the rest of the shortage will be divided by 12 and added to my monthly payment.

Please write your loan number on your check and mail this portion with your payment.

[redacted]

naf newamerican FUNDING

Statement Date: 09/18/24
Loan Number: [redacted]
Property Address: 4203 DISSTON ST
PHILADELPHIA PA 19135

2 CALCULATING ESCROW AMOUNTS

An **escrow account** is an account where we hold funds used to pay your property taxes, homeowner's insurance, and mortgage insurance premiums (if applicable) throughout the year. In order to determine what your payment will be the following year, we must analyze your loan.

Here's how we calculate your escrow amounts:

- We first take a look at all escrow payments received, as well as all tax and insurance items paid out during the past year or from your last analysis.
- Next, we estimate the tax and insurance items that we will pay for the next year and divide the projected total by 12. This will determine what your new monthly escrow payment will be. If your loan has mortgage insurance, this is added to your monthly escrow payment as well.
- Now that we know what your monthly escrow payment will be, we project your monthly escrow balances over the next year, to show what is being deposited and paid out.
- Lastly, we compare the lowest escrow balance month to the required minimum balance (**cushion**) to determine if there will be a shortage or overage.

A **cushion** helps cover unexpected increases in taxes and/or insurance. Lenders are allowed to maintain a 2-month cushion by state and federal law. The cushion is calculated by adding your yearly escrow items and dividing the total by 12. This amount is then multiplied by 2.

3 YOUR ESCROW HISTORY

The charts below reflects what happened in your escrow account since your last analysis, compared to what we expected would happen.

Escrow Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY	$3,125.75	$3,125.76	$0.01
FHA	$1,247.04	$1,215.72	-$31.32
HAZARD INS	$1,870.11	$2,197.21	$327.10
Total Annual Escrow Payments	**$6,242.90**	**$6,538.69**	**$295.79**
Monthly Escrow Payments	**$520.24**	**$544.89**	**$24.65**

Date	Expected Payments to Escrow	Actual Payments to Escrow	What We Estimated to Pay Out	What We Paid Out	Description	Total Balance
					BEGINNING BALANCE	$1,458.03
12/2023	$520.24	$661.03 *	$103.92	$0.00 *	FHA	$2,119.06
12/2023	$0.00	$0.00	$0.00	$103.92 *	FHA	$2,015.14
01/2024	$520.24	$661.03 *	$103.92	$0.00 *	FHA	$2,676.17
01/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	$2,572.25
02/2024	$520.24	$661.03 *	$103.92	$0.00 *	FHA	$3,233.28
02/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	$3,129.36
03/2024	$520.24	$661.03 *	$103.92	$0.00 *	FHA	$3,790.39
03/2024	$0.00	$0.00	$3,125.75	$3,125.76 *	CITY	$664.63
03/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	$560.71
04/2024	$520.24	$661.03 *	$103.92	$0.00 *	FHA	$1,221.74
04/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	$1,117.82
04/2024	$0.00	$0.00	$0.00	$2,197.21 *	HAZARD INS	-$1,079.39
05/2024	$520.24	$661.03 *	$103.92	$0.00 *	FHA	-$418.36
05/2024	$0.00	$0.00	$1,870.11	$0.00 *	HAZARD INS	-$418.36
05/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	-$522.28

newamerican FUNDING [redacted]

Statement Date: 09/18/24
Loan Number: [redacted]
Property Address: 4203 DISSTON ST
PHILADELPHIA PA 19135

Date	Expected Payments to Escrow	Actual Payments to Escrow	What We Estimated to Pay Out	What We Paid Out	Description	Total Balance
06/2024	$520.24	$661.03 *	$103.92	$0.00 *	FHA	$138.75
06/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	$34.83
07/2024	$520.24	$0.00 *	$103.92	$0.00 *	FHA	$34.83
07/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	-$69.09
08/2024	$520.24	$1,322.06 *	$103.92	$0.00 *	FHA	$1,252.97
08/2024	$0.00	$0.00	$0.00	$103.92 *	FHA	$1,149.05
09/2024	$520.24	$661.03 *	$103.92	$103.92	FHA	$1,706.16
10/2024	$520.24	$661.03 E	$103.92	$101.31 E	FHA	$2,265.88
11/2024	$520.24	$661.03 E	$103.92	$101.31 E	FHA	$2,825.60
TOTALS			**$6,242.90**	**$6,564.79**	**ENDING BALANCE**	**$2,825.60**

An amount listed with an "E" indicates a payment or disbursement from escrow that we anticipate will occur prior to the effective date of your new monthly payment. An asterisk (*) indicates a difference between the expected and actual payments and disbursements.

4 THE NEXT 12 MONTHS

Expected Escrow Payments Over the Next 12 Months

Escrowed Item	Anticipated Amounts Due	Your Monthly Regular Escrow Payment
CITY	$3,125.76	$6,538.69 / 12 =
FHA	$1,215.72	**$544.89**
HAZARD INS	$2,197.21	
Expected Annual Disbursements:	**$6,538.69**	

The chart below reflects a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months.

Date	Expected Payments to Escrow	What We Estimate to Pay Out	Description	Projected Balance	Minimum Required	Difference
			BEGINNING BALANCE	**$2,825.60**		
12/2024	$544.89	$101.31	FHA	$3,269.18	$887.16	$2,382.02
01/2025	$544.89	$101.31	FHA	$3,712.76	$887.16	$2,825.60
02/2025	$544.89	$101.31	FHA	$4,156.34	$887.16	$3,269.18
03/2025	$544.89	$101.31	FHA	$4,599.92	$887.16	$3,712.76
03/2025	$0.00	$3,125.76	CITY	$1,474.16	$887.16	$587.00
04/2025	$544.89	$101.31	FHA	$1,917.74	$887.16	$1,030.58
05/2025	$544.89	$101.31	FHA	$2,361.32	$887.16	$1,474.16
05/2025	$0.00	$2,197.21	HAZARD INS	$164.11	$887.16	-$723.05
06/2025	$544.89	$101.31	FHA	$607.69	$887.16	-$279.47
07/2025	$544.89	$101.31	FHA	$1,051.27	$887.16	$164.11
08/2025	$544.89	$101.31	FHA	$1,494.85	$887.16	$607.69
09/2025	$544.89	$101.31	FHA	$1,938.43	$887.16	$1,051.27
10/2025	$544.89	$101.31	FHA	$2,382.01	$887.16	$1,494.85
11/2025	$544.89	$101.31	FHA	$2,825.59	$887.16	$1,938.43

**Low Balance used to determine escrow overage or shortage.
If you are currently participating in a Loss Mitigation Plan, please give us a call at 1-800-450-2010 ext. 9208 as this change may affect your payment plan.

5 IMPORTANT INFORMATION

Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year. If you have any questions, please contact us at 1-800-893-5304.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. This notice is required by the Federal Fair Debt Collection Practices Act.

If you or your account are subject to pending bankruptcy or the obligation referred in this letter has been discharged for bankruptcy, this letter/statement is for information purpose only and is not an attempt to collect a debt.